

FORTUNES



HOW THEY WERE MADE



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GREAT FORTUNES







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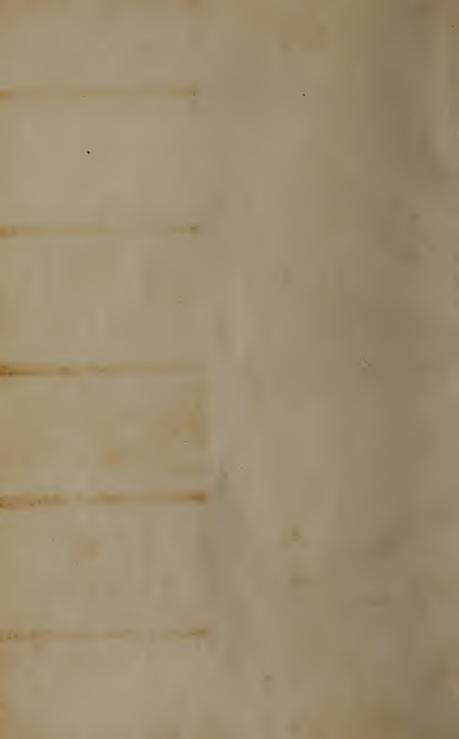
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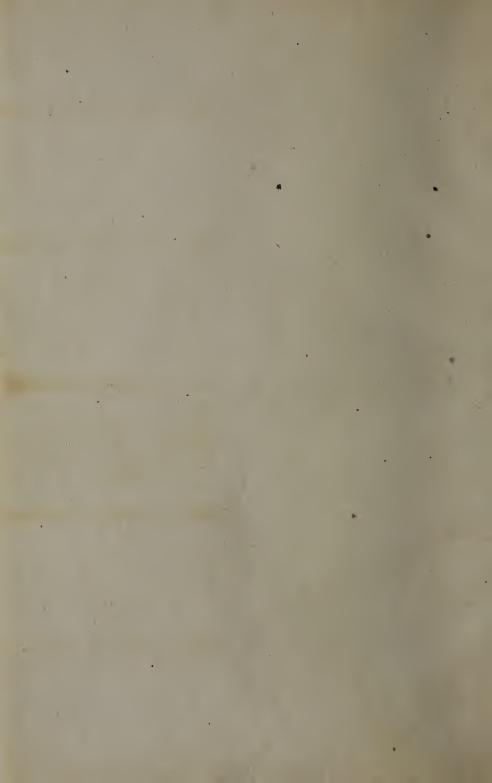
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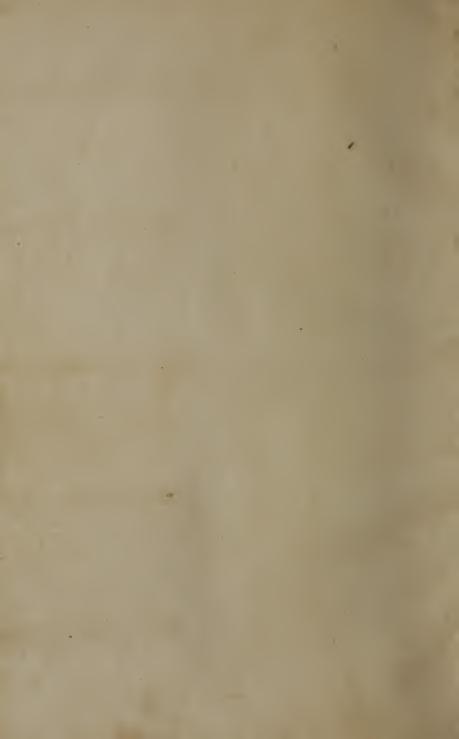
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JEFFERSON, AS RIP VAN WINKLE.

GREAT FORTUNES,

AND

HOW THEY WERE MADE;

OR THE

Styuggles and Friumphs of our Self-Made Men.

BY

JAMES D. McCABE, Jr., author of "planting the wilderness," etc., etc.

Rumerous Allustrations,

FROM ORIGINAL DESIGNS BY G. F. & E. B. BENSELL.

GEORGE MACLEAN,
PHILADELPHIA, NEW YORK AND BOSTON.
1871.

[&]quot;MAN, it is not thy works, which are mortal, infinitely little, and the greatest no greater than the least, but only the spirit thou workest in, that can have worth or continuance."—CARLYLE.

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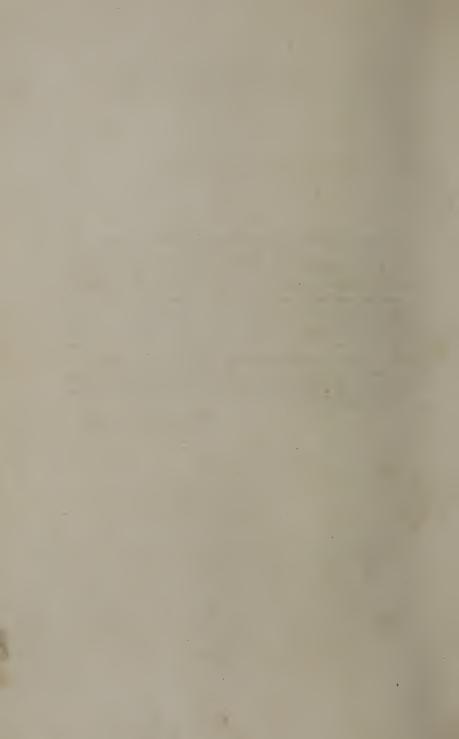
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HENRY WARD BEECHER.



PREFACE.

THE chief glory of America is, that it is the country in which genius and industry find their speediest and surest reward. Fame and fortune are here open to all who are willing to work for them. Neither class distinctions nor social prejudices, neither differences of birth, religion, nor ideas, can prevent the man of true merit from winning the just reward of his labors in this favored land. We are emphatically a nation of self-made men, and it is to the labors of this worthy class that our marvelous national prosperity is due.

This being the case, it is but natural that there should be manifested by our people a very decided desire to know the history of those who have risen to the front rank of their respective callings. Men are naturally cheered and encouraged by the success of others, and those who are worthy of a similar reward will not fail to learn valuable lessons from the examples of the men who have preceded them.

With the hope of gratifying this laudable desire for information, and encouraging those who are still struggling in the lists of fame and fortune, I offer this book to the reader. I have sought to tell simply and truthfully the story of the trials and triumphs of our self-made men, to show how they overcame where others failed, and to offer the record of their lives as models worthy of the imitation of the young men of our country. No one

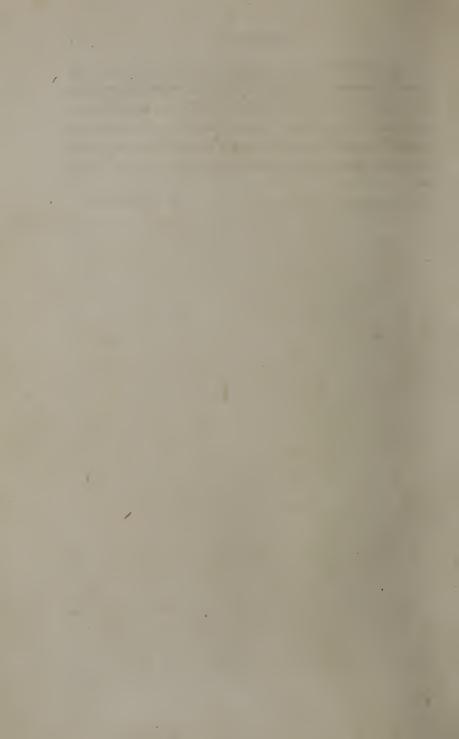
can hope to succeed in life merely by the force of his own genius, any more than he can hope to live without exerting some degree of influence for good or evil upon the community in which his lot is cast. Success in life is not the effect of accident or of chance: it is the result of the intelligent application of certain fixed principles to the affairs of every day. Each man must make this application according to the circumstances by which he is surrounded, and he can derive no greater assistance or encouragement in this undertaking than by informing himself how other men of acknowledged merit have succeeded in the same departments of the world's industry. That this is true is shown by the fact that many of the most eminent men attribute their great achievements to the encouragement with which the perusal of the biographies of others inspired them at critical periods of their careers. It is believed that the narrations embraced in these pages afford ample instruction and entertainment to the young, as well as food for earnest reflection on the part of those who are safely advanced upon their pathway to success, and that they will prove interesting to all classes of intelligent readers.

Some explanation is due to the reader respecting the title that has been chosen for the work. The term "Great Fortunes" is not used here to designate pecuniary success exclusively. A few of the men whose lives are herein recorded never amassed great wealth. Yet they achieved the highest success in their vocations, and their lives are so full of interest and instruction that this work must have been incomplete and unsatisfactory had they been passed over in silence. The aim of the writer has been to present the histories of those who have won the highest fame and achieved the greatest good in their respective callings, whether that success has brought them riches or not, and above all, of those whose labors have not only opened the way to fortune for themselves, but also for others, and have thus conferred lasting benefits upon their country.

In short, I have sought to make this work the story of the Genius of America, believing as I do that he whose achievements have contributed to the increase of the national wealth, the development of the national resources, and the elevation of the national character, though he himself be poor in purse, has indeed won a great fortune, of which no reverse can ever deprive him.

J. D. McC., Jr.

NEW YORK, 24th October, 1870.



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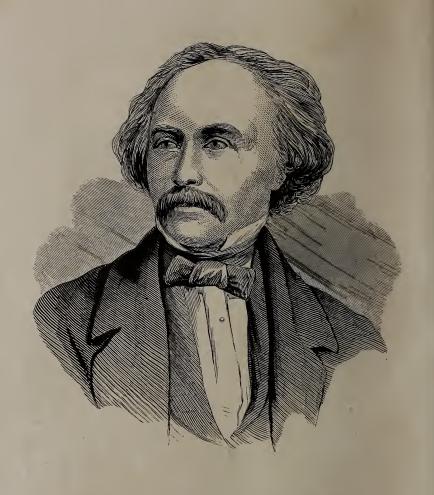
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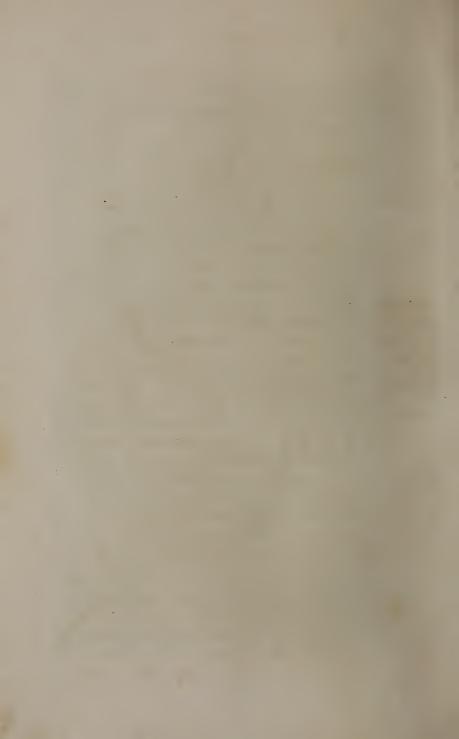
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NATHANIEL HAWTHORNE.





MERCHANTS.

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STEPHEN GIRARD.

NE May morning, in the year 1776, the mouth of the Delaware Bay was shrouded in a dense fog, which cleared away toward noon, and revealed several vessels just off the capes. From one of these, a sloop, floated the flag of France

and a signal of distress. An American ship ran alongside the stranger, in answer to her signal, and found that the French captain had lost his reckoning in a fog, and was in total ignorance of his whereabouts. His vessel, he said, was bound from New Orleans to a Canadian port, and he was anxious to proceed on his voyage. The American skipper informed him of his locality, and also apprised him of the fact that war had broken out between the colonies and Great Britain, and that the American coast was so well lined with British cruisers that he would never reach port but as a prize.

"What shall I do?" cried the Frenchman, in great alarm.

"Enter the bay, and make a push for Philadelphia," was the reply. "It is your only chance."

The Frenchman protested that he did not know the way,

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and had no pilot. The American captain, pitying his distress, found him a pilot, and even loaned him five dollars, which the pilot demanded in advance. The sloop got under weigh again, and passed into the Delaware, beyond the defenses which had been erected for its protection, just in time to avoid capture by a British war vessel which now made its appearance at the mouth of the bay. Philadelphia was reached in due time, and, as the war bade fair to put an end to his voyages, the captain sold the sloop and her cargo, of which he was part owner, and, entering a small store in Water Street, began the business of a grocer and wine-bottler. His capital was small, his business trifling in extent, and he himself labored under the disadvantage of being almost unable to speak the English language. In person he was short and stout, with a dull, repulsive countenance, which his bushy eyebrows and solitary eye (being blind in the other) made almost hideous. He was cold and reserved in manner, and was disliked by his neighbors, the most of whom were afraid of him.

This man was Stephen Girard, who was afterward destined to play so important a part in the history of the city to which the mere chances of war sent him a stranger.

He was born at Bordeaux, in France, on the 21st of May, 1750, and was the eldest of the five children of Captain Pierre Girard, a mariner of that city. His life at home was a hard one. At the age of eight years, he discovered that he was blind in one eye, and the mortification and grief which this discovery caused him appear to have soured his entire life. He afterward declared that his father treated him with considerable neglect, and that, while his younger brothers were sent to college, he was made to content himself with the barest rudiments of an education, with merely a knowledge of reading and writing. When he was quite young, his mother died, and, as his father

CHAPTER II.

JOHN JACOB ASTOR.

HOSE who imagine that the mercantile profession is incapable of developing the element of greatness in the mind of man, find a perfect refutation in the career of the subject of this memoir, who won his immense fortune by the same traits which

would have raised him to eminence as a statesman. It may be thought by some that he has no claim to a place in the list of famous Americans, since he was not only German by birth, but German in character to his latest day; but it must be borne in mind that America was the theater of his exploits, and that he owed the greater part of his success to the wise and beneficent institutions of the "New Land," as he termed it. In his own country he would have had no opportunity for the display of his great abilities, and it was only by placing himself in the midst of institutions favorable to progress that he was enabled to make use of his talents. It is for this reason, therefore, that we may justly claim him as one of the most celebrated of American merchants.

John Jacob Astor was born in the village of Waldorf, near Heidelberg, in the Grand Duchy of Baden, on the 17th of July, 1763. This year was famous for the conclusion of the Treaties of Paris and Hubertsburg, which placed all the furyielding regions of America, from the Gulf of Mexico to the

few hundred dollars, a portion of which was loaned him by his brother. He had no assistants. He did all his own work. He bought his skins, cured, beat, and sold them himself.

Several times during the year he made journeys on foot through western New York, buying skins from the settlers, farmers, trappers, savages, wherever he could find them. He tramped over nearly the entire State in this way, and is said to have had a better knowledge of its geography and topography than any man living.

"He used to boast, late in life, when the Eric Canal had called into being a line of thriving towns through the center of the State, that he had himself, in his numberless tramps, designated the sites of those towns, and predicted that one day they would be the centers of business and population. Particularly he noted the spots where Rochester and Buffalo now stand, one having a harbor on Lake Eric and the other upon Lake Ontario. He predicted that those places would one day be large and prosperous cities; and that prediction he made when there was scarcely a settlement at Buffalo, and only wigwams on the site of Rochester."

During these tramps his business in the city was managed by a partner, with whom he was finally compelled to associate himself.

As soon as he had collected a certain number of bales of skins he shipped them to London, and took a steerage passage in the vessel which conveyed them. He sold his skins in that city at a fine profit, and succeeded in forming business connections which enabled him afterward to ship his goods direct to London, and draw regularly upon the houses to which they were consigned. He also made an arrangement with the house of Astor & Broadwood, in which his brother was a partner, by which he became the agent in New York for the

ASTOR'S FIRST TRIP FOR FURS.



and informed himself so accurately concerning them that he was always enabled to furnish his captains with instructions covering the most minute detail of their transactions in those markets; and it is said that he was never unsuccessful in his ventures there, except when his instructions were disobeyed.

In this again, as in the fur trade, we see him patiently acquiring knowledge of the eastern trade before venturing to engage in it. His first step was always to fully comprehend his task, to examine it from every possible point of view, so that he should be prepared to encounter any sudden reverse, or ready to take advantage of good fortune. Here lay the secret of his success—that he never embarked in an enterprise until he had learned how to use it to advantage.

Under his skillful management his business grew rapidly; but he avoided speculation, and confined himself to legitimate commerce. He was plain and simple in his habits, carrying this trait to an extreme long after economy had ceased to be necessary to him. He worked hard, indulged in no pleasures except horseback exercise and the theater, of both which he was very fond. It was only after he had amassed a large fortune that he ever left his business before the close of the day. Then he would leave his counting-room at two in the afternoon, and, partaking of an early dinner, would pass the rest of the day in riding about the island. So plain was his style of living that, before he became generally known as a wealthy man, a bank clerk once superciliously informed him that his indorsement of a note would not be sufficient, as it was not likely he would be able to pay it in case the bank should be forced to call upon him.

"Indeed," said Mr. Astor, "how much do you suppose I am worth?"

with ready money to insure him against immediate want, and with letters of introduction which at once secured him an excellent social position.

After trying in vain for some time to secure employment in a business house, he obtained a position as assistant in a commercial school. This he soon resigned for a similar place in a more celebrated school. His salary here was \$300, which was considered ample compensation in those days.

Not wishing to continue in this career, however, he opened a small retail dry goods store in New York, and began business on a humble scale. Here he remained until the age of twenty-one, manifesting no extraordinary business capacity, and in no way distinguished from the many small dealers around him. Upon reaching his majority he returned to Ireland, to look after the inheritance left him by his grandfather. The amount which thus came to him was nearly one thousand pounds, and the greater part of this he invested in "insertions" and "scollop trimmings," which he shipped to America by the vessel in which he returned. He rented a little store, on his return, at 283 Broadway, and there displayed his stock, which met with a ready sale at a fair profit.

Without mercantile experience, and possessing little advantage, save his own Scotch-Irish energy and courage, Mr. Stewart started boldly on what proved the road to fortune. No young merchant ever worked harder than he. From fourteen to eighteen hours each day were given to his business. He was his own book-keeper, salesman, and porter. He could not afford to employ help. Credit was hard to obtain in those days, and young merchants were not favorites with those who had such favors to bestow. Mr. Stewart was one of the least favored, inasmuch as he was almost a total stranger to the business community in which he lived. He kept a small stock

of goods on hand, which he purchased for cash chiefly at the auction sales. He was a regular attendant at these sales, and his purchases were invariably "sample lots"—that is, collections of small quantities of various articles thrown together in confusion, and sold in heaps for what they would bring. He had these purchases conveyed to his store, and after the business of the day was over, he and his wife would take these "sample lots," and by carefully assorting them, bring order out of the confusion. Every article was patiently gone over. Gloves were redressed and smoothed out, laces pressed free from the creases which careless bidders had twisted into them, and hose made to look as fresh as if they had never been handled. Each article being good in itself, was thus restored to its original excellence. The goods were then arranged in their proper places on the shelves of the store, and by being offered at a lower price than that charged by retail dealers elsewhere in the city, met with a ready sale. Even at this low price the profit was great, since they had been purchased for a mere trifle. For six years Mr. Stewart continued to conduct his business in this way, acquiring every day a larger and more profitable trade. Here he laid down those principles of business and personal integrity from which he has never departed, and which have led him to the honorable position he now holds.

"His first rule was honesty between seller and buyer. His career is a perfect exemplification of Poor Richard's maxim: 'Honesty is the best policy,' and of the poet's declaration: 'Nothing can need a lie.' His interest consorted with his inclination, his policy with his principles, and the business with the man, when he determined that the truth should be told over his counter, and that no misrepresentation of his goods should be made. He never asked, he never would suffer, a

hum of human voices under the vast roof sounds like the droning of a hive of bees.

The service of this immense establishment is arranged as follows: There is one general superintendent, with nineteen assistants, each of whom is at the head of a department. Nine cashiers receive and pay out money; twenty-five book-keepers keep the record of the day; thirty ushers direct purchasers to the department they seek; two hundred cash boys receive the money and bring back the change of purchasers; four hundred and seventy clerks, a few of whom are females, make the sales of the day; fifty porters do the heavy work, and nine hundred seamstresses are employed in the manufacturing department. Besides these, there are usually about five hundred other persons employed about the establishment in various capacities, bringing the total strength of the personelle of the house to twenty-two hundred.

The accounts of each department are kept separate, and the sales of each for the day constitute a separate return. These sales will average something like the following figures:

		_														_
Silks .			-													\$15,000
Dress goo	ds							. •								6,000
Muslins																3,000
Laces .									•							2,000
Shawls								٠				•				2,500
Suits .													,			1,000
Calicoes																1,500
Velvets						•										2,000
Gloves.															•	1,000
Furs .												•				1,000
Hosiery						٠							•			600
Boys' clot	hi	ng	•	•	•		•			٠						700
Notions	•			•	•					•	•	•		•	•	600
Embroide	eri	es														1,000
Carpets																5,500

The total daily receipts average \$60,000, and have been known to amount to \$87,000.

Salaries of subordinate clerks range from \$5 to \$25 per week. The cash boys receive \$5 per week. If not fined for misconduct they receive a reward of \$1 per month, and a further reward of \$5 at the end of each half year. They are promoted as fast as their conduct and vacancies in the force of salesmen will allow. The number of employés being so large, the proprietor is compelled to keep them under the constant espionage of two experienced detectives, and each evening when they leave the store they are required to do so through a private door on Ninth Street, where the detectives are stationed to see that none of them carry away articles which do not belong to them.

The number of visitors to the establishment in the busy season is very large. On special occasions, such as opening days, it is said to have reached fifty thousand, but the general average is placed at fifteen thousand, and they represent every grade in life. Rich and poor mingle here freely.

The floors are arranged simply, and with regard to business rather than for show, but every thing is elegant and tasteful. The sub-cellar is used as a store-room for goods in cases. Here the fabrics are opened and sent to their departments. The cellar is the carpet sales-room. The first floor is the general sales-room, and is the most attractive place in the building. It is three hundred feet long by two hundred wide, and is provided with one hundred counters, each fifty feet in length. Behind these counters the goods are arranged, with no effort at display, on the shelves, which rise but a few feet above the counters. There is an abundance of light in all parts of the house, especially over the silk counters, which are just under the rotunda. The second floor is taken up with ladies' suits, shawls, curtain

CHAPTER VIII.

GEORGE PEABODY.

 Γ is not often that men who pass their lives in the acquisition of money are able to retain the desire

to give it to others who have had no share in the earning of it. In European countries, the wealthy merchant commonly uses his fortune for the purpose of founding a family, and securing sometimes a title of nobility. His wealth is entailed, that it may remain in his family and benefit remote generations; but few save those of his own blood enjoy any benefit from it, and the world is no better off for his life and success than if he had never been born. In America, instances of personal generosity and benevolence on a large scale are of more common occurrence than in the Old World. We have already borne witness to the munificence of Girard, Astor, Lawrence, Longworth, and Stewart, and shall yet present to the reader other instances of this kind in the remaining pages of this work. We have now to trace the career of one who far exceeded any of these in the extent and magnitude of his liberality, and who, while neglecting none connected with him by ties of blood, took the whole Englishspeaking race for his family, and by scattering his blessings far and wide on both sides of the Atlantic, has won a proud name

"As one who loved his fellow-men."

GEORGE PEABODY came of an old English family, which

traced its descent back to the year of our Lord 61, the days of the heroic Boadicea, down through the brilliant circle of the Knights of the Round Table, to Francis Peabody, who in 1635 went from St. Albans, in Hertfordshire, to the New World, and settled in Danvers, Massachusetts, where the subject of this memoir was born one hundred and sixty years later, on the 18th of February, 1795. The parents of George Peabody were poor, and hard work was the lot to which he was born, a lot necessary to develop his sterling qualities of mind and heart. He was possessed of a strong, vigorous constitution, and a quick, penetrating intellect. His education was limited, for he was taken from school at the age of eleven, and set to earning his living. Upon leaving school, he was apprenticed to a Mr. Sylvester Proctor, who kept a "country store" in Danvers. Here he worked hard and faithfully for four or five years, devoting himself, with an energy and determination surprising in one so young, to learn the first principles of business. His mind matured more rapidly than his body, and he was a man in intellect long before he was out of his teens. Having gained all the information it was possible to acquire in so small an establishment, he began to wish for a wider field for the exercise of his abilities. A retail grocery store was no longer the place for one possessed of such talents, and thoroughly conscious of them at such an early age, and it was natural that he should desire some more important and responsible position.

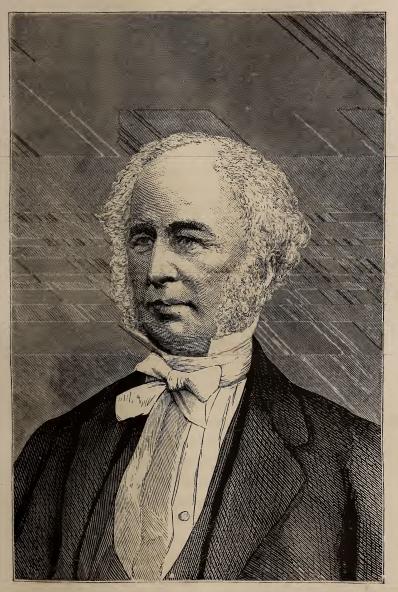
Accordingly, he left Mr. Proctor's employment, and spent a year with his maternal grandfather at Post Mills village, Thetford, Vermont. "George Peabody's year at Post Mills," says a writer who knew him, "must have been a year of intense quiet, with good examples always before him, and good advice whenever occasion called for it; for Mr. Dodge and his wife were both too shrewd to bore him with it needlessly.

"It was on his return from this visit that he spent a night at a tavern in Concord, N. H., and paid for his entertainment by sawing wood the next morning. That, however, must have been a piece of George's own voluntary economy, for Jeremiah Dodge would never have sent his grandson home to Danvers without the means of procuring the necessaries of life on the way, and still less, if possible, would Mrs. Dodge.



"The interest with which Mr. Peabody remembered this visit to Post Mills is shown by his second visit so late in life, and his gift of a library—as large a library as that place needs. Of its influence on his subsequent career, of course, there is no record. Perhaps it was not much. But, at least, it gave him a good chance for quiet thinking, at an age when he needed it; and the labors of the farm may have been useful both to mind and body."

At the age of sixteen, in the year 1811, he went to Newburyport, and became a clerk in the store of his elder brother, David Peabody, who was engaged in the dry goods business at



CORNELIUS VANDERBILT.



promptly upon the duties of his new career, and was given command of a steamboat plying between New York and New Brunswick.

Passengers to Philadelphia, at that day, were transported by steamer from New York to New Brunswick, where they remained all night The next morning they took the stage for Trenton, from which they were conveyed by steamer to Philadelphia. The hotel at New Brunswick was a miserable affair, and had never paid expenses. When Captain Vanderbilt took command of the steamer, he was offered the hotel rent free, and accepted the offer. He placed the house in charge of his wife, under whose vigorous administration it soon acquired a popularity which was of the greatest benefit to the line.

For seven years he was harassed and hampered by the hostility of the State of New York, which had granted to Fulton and Livingston the sole right to navigate New York waters by steam. Thomas Gibbons believed this law to be unconstitutional, and ran his boats in defiance of it. The authorities of the State resented his disregard of their monopoly, and a long and vexatious warfare sprang up between them, which was ended only in 1824, by the decision of the Supreme Court of the United States in favor of Mr. Gibbons.

As a means of crippling Gibbons, the New York authorities at one time determined to arrest Vanderbilt and his crew; but the wary captain was too cunning for them. He would land his crew in Jersey City, and take charge of the engine himself, while a lady managed the helm. In this way he approached the wharf at New York, landed his passengers, and took on more. As soon as he had made his boat fast, he concealed himself in the hold until the moment of his departure. As soon as he appeared on deck, the Sherift's officer (who was changed every day to avoid recognition) would approach him

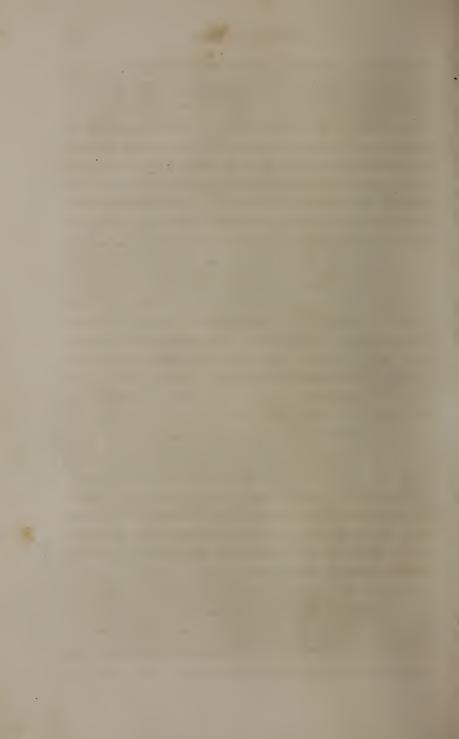
with a warrant for his arrest. His reply was an order to let go the line. The officer, unwilling to be carried off to New Jersey, where he was threatened with imprisonment in the penitentiary for interfering with the steamer, would at once jump ashore, or beg to be landed. This was kept up for two months, but the captain successfully baffled his enemies during the whole of that period. The opponents of Mr. Gibbons offered a larger and better boat than the one he commanded if he would enter their service, but he firmly declined all their offers, avowing his determination to remain with Mr. Gibbons until the difficulty was settled.

After the decision of the Supreme Court placed Mr. Gibbons in the full enjoyment of his rights, Captain Vanderbilt was allowed to manage the line in his own way, and conducted it with so much skill and vigor that it paid its owner an annual profit of forty thousand dollars. Mr. Gibbons offered to increase his salary to five thousand dollars, but he refused to accept the offer.

"I did it on principle," he said, afterward. "The other captains had but one thousand, and they were already jealous enough of me. Besides, I never cared for money. All I ever cared for was to carry my point."

In 1829 he determined to leave the service of Mr. Gibbons, with whom he had been connected for eleven years. He was thirty-five years old, and had saved thirty thousand dollars. He resolved to build a steamer of his own, and command her himself, and accordingly made known his intention to his employer. Mr. Gibbons at once declared that he could not carry on the line without his assistance, and told him he might make his own terms if he would stay with him. Captain Vanderbilt had formed his decision after much thought, and being satisfied that he was doing right, he persisted in his determination to set

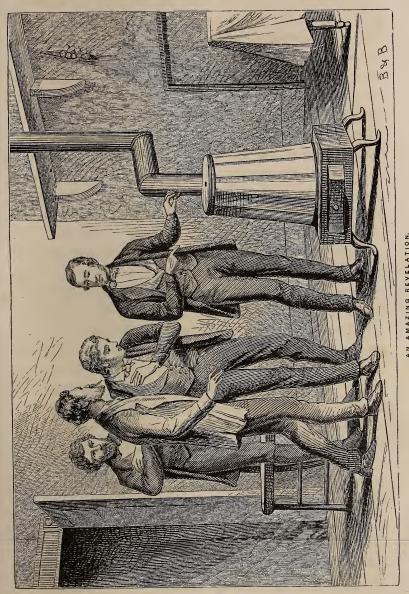
VANDERBILT CARRYING OFF THE SHERIFF.

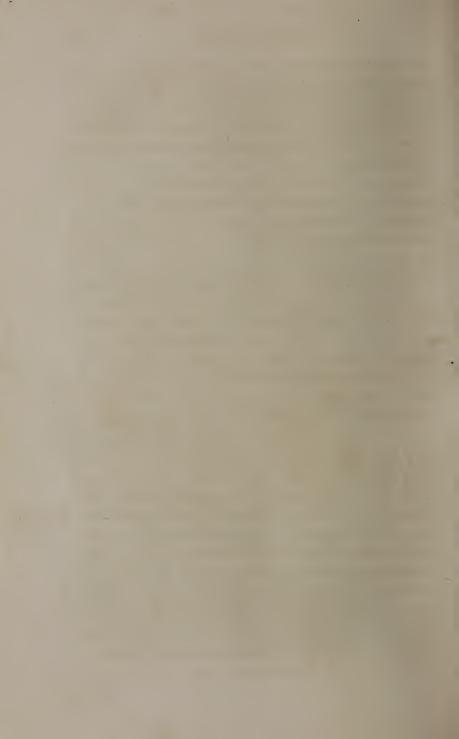


his partner's fortune at one blow, reduced Goodyear to absolute beggary. His family had joined him in New York, and he was entirely without the means of supporting them. As the only resource at hand, he decided to pawn an article of value, one of the few which he possessed, in order to raise money enough to procure one day's supply of provisions. At the very door of the pawnbroker's shop he met one of his creditors, who kindly asked if he could be of any further assistance to him. Weak with hunger, and overcome by the generosity of his friend, the poor man burst into tears, and replied that, as his family was on the point of starvation, a loan of fifteen dollars would greatly oblige him. The money was given him on the spot, and the necessity for visiting the pawnbroker averted for several days longer. Still he was a frequent visitor to that individual during the year; and thus, one by one, the relics of his better days disappeared. Another friend loaned him one hundred dollars, which enabled him to remove his family to Staten Island, in the neighborhood of the abandoned rubber works, which the owners gave him permission to use as far as he could. He contrived in this way to manufacture enough of his "cured" cloth, which sold readily, to enable him to keep his family from starvation. He made repeated efforts to induce capitalists to come to the factory and see his samples and the process by which they were made, but no one would venture near him. There had been money enough lost in such experiments, they said, and they were determined to risk no more.

Indeed, in all the broad land there was but one man who had the slightest hope of accomplishing any thing with Indiarubber, and that one was Charles Goodyear. His friends regarded him as a monomaniac. He not only manufactured his cloth, but even dressed in clothes made of it, wearing it for the way was long, and it seemed to him that he would never accomplish it. Often he fell prostrate on the snow, almost fainting with fatigue and hunger, and again he would sit down wearily in the road, feeling that he would gladly die if his discovery were but completed. At length, however, he reached the end of his journey, and fortunately found his acquaintance at home. To this gentleman he told the story of his discovery, his hopes, his struggles, and his present sufferings, and implored him to aid him. Mr. Coolidge *—for such was the gentleman's name—listened to him kindly, and after expressing the warmest sympathy for him, loaned him money enough to support his family during the severe weather, and to enable him to continue his experiments.

"Seeing no prospect of success in Massachusetts, he now resolved to make a desperate effort to get to New York, feeling confident that the specimens he could take with him would convince some one of the superiority of his new method. He was beginning to understand the causes of his many failures, but he saw clearly that his compound could not be worked with certainty without expensive apparatus. It was a very delicate operation, requiring exactness and promptitude. The conditions upon which success depended were numerous, and the failure of one spoiled all. . . It cost him thousands of failures to learn that a little acid in his sulphur caused the blistering; that his compound must be heated almost immediately after being mixed, or it would never vulcanize; that a portion of white lead in the compound greatly facilitated the operation and improved the result; and when he had learned these facts, it still required costly and laborious experiments to devise the best methods of compounding his ingredients, the best proportions, the best mode of heating, the proper duration of the heating,





and the various useful effects that could be produced by varying the proportions and the degree of heat. He tells us that many times when, by exhausting every resource, he had prepared a quantity of his compound for heating, it was spoiled because he could not, with his inadequate apparatus, apply the heat soon enough.

"To New York, then, he directed his thoughts. Merely to get there cost him a severer and a longer effort than men in general are capable of making. First he walked to Boston, ten miles distant, where he hoped to borrow from an old acquaintance fifty dollars, with which to provide for his family and pay his fare to New York. He not only failed in this, but he was arrested for debt and thrown into prison. Even in prison, while his father was negotiating to procure his release, he labored to interest men of capital in his discovery, and made proposals for founding a factory in Boston. Having obtained his liberty, he went to a hotel, and spent a week in vain efforts to effect a small loan. Saturday night came, and with it his hotel bill, which he had no means of discharging. In an agony of shame and anxiety, he went to a friend and entreated the sum of five dollars to enable him to return home. He was met with a point blank refusal. In the deepest dejection, he walked the streets till late in the night, and strayed at length, almost beside himself, to Cambridge, where he ventured to call upon a friend and ask shelter for the night. He was hospitably entertained, and the next morning walked wearily home, penniless and despairing. At the door of his house a member of his family met him with the news that his youngest child, two years old, whom he had left in perfect health, was dying. In a few hours he had in his house a dead child, but not the means of burying it, and five living dependents without a morsel of food to give them. A storekeeper near by had promised to

decided to attempt the production of a machine which should clean cotton both expeditiously and cheaply. It was late in the season, and unginned cotton, or cotton from which the seeds had not been removed, was hard to procure. With considerable difficulty he succeeded in finding a few pounds on the wharf at Savannah, and at once securing his prize, he carried it home in his hands.

Mrs. Greene being confidentially informed of his plans, provided him with a room in the cellar of her house, where he could carry on his work in secret. All that winter he worked



at it, with a patience and energy which could not fail of success. Many difficulties confronted him. To carry on his work successfully, he needed tools of a certain description, which were not to be had in Savannah, or even in Charleston, upon any terms. But when was the genius of a Yankee ever baffled by difficulties? Whitney's mechanical skill came to his aid, and he conquered this obstacle by manufacturing all the implements

only notice his employer took of it was to require more work of him. When only a little over sixteen years old, this boy was able to do the work of a full-grown man, and a man's work was rigorously exacted of him. When sent to work at a distance from his employer's home, he invariably had to make the entire journey on foot, with his tools on his back, sometimes being required to go as far as thirty miles in one day in this way. His mother was living at some distance from the place where his master resided, and whenever he visited her, he had to walk all night in order to avoid using his master's time, not one hour of which was allowed him.

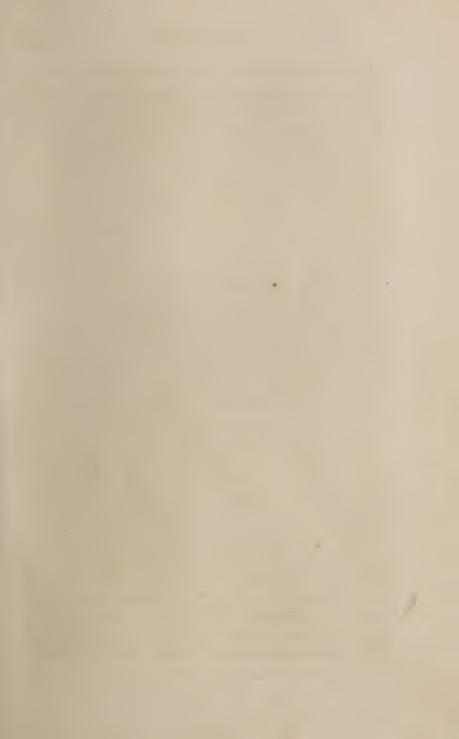
In 1811, he informed his master that he was willing to undertake to clothe himself if he could have the five months of the cold season to himself. As this part of the year was always a dull period, and apprentices were little more than an expense to their masters, young Jerome's employer promptly consented to the proposed arrangement. Jerome, now eighteen years old, had never relinquished his old desire to become a clock-maker. He had watched the market closely, and questioned the persons engaged in the business, and he found that, so far from the market being over-stocked, there was a ready sale for every clock made. Greatly encouraged by this, he resolved to devote the five months of his freedom to learning the business, and to apply himself entirely to it at the expiration of his apprenticeship. As soon as he had concluded his bargain with his master, he set out for Waterbury on foot, and upon arriving there, sought and obtained work from a man who made clockdials for the manufacturers of clocks.

He worked with his new employer awhile, and then formed an arrangement with two journeymen clock-makers. Having perfected their plans, the three set out for New Jersey in a lumber wagon, carrying their provisions with them. The two clock-makers were to make and set up the works, and Jerome was to make the cases whenever they should succeed in selling a clock on their journey. Clock-making was then considered almost perfect. It had been reduced to a regular system, and the cost of construction had been very greatly lessened. A good clock, with a case seven feet high, could now be made for forty dollars, at which price it yielded a fair profit to the maker. The three young men were tolerably successful in their venture. Jerome worked fifteen hours a day at case-making, and by living economically, managed to carry some money with him when he went back to his master's shop in the spring. For the remaining three years of his apprenticeship he employed his winters in learning the various branches of clockmaking, and not only earned enough money to clothe himself, but laid by a modest sum besides.

In 1814, being twenty-one years of age and his own master, he set up a carpenter shop of his own, being not yet sufficiently master of clock-making to undertake that on his own account. In 1815, he married. Times were hard. The war with England had just ended, and labor was poorly compensated. He is said at this time to have "finished the whole interior of a threestory house, including twenty-seven doors and an oak floor, nothing being found for him but the timber," for the beggarly sum of eighty-seven dollars-a task which no builder would undertake to-day for less than a thousand dollars. Still, he declared that, in spite of this poor rate of compensation, he was enabled to save enough to make a partial payment on a small dwelling for himself. It required a constant struggle, however, to live at this rate, and in the winter of 1816, being out of work, and having a payment on his house to meet in the spring, he determined to go to Baltimore to seek work during the winter. He was on the eve of starting, when he learned that Mr. Eli Terry, the inventor of the wooden clocks which were so popular fifty years ago, was about to open a large factory for them in an adjoining town. He walked to the town, and made his application to Mr. Terry, who at once engaged him at liberal wages. Mr. Terry's factory was then the largest in the country, and, as he used wooden instead of metal works, he was able to manufacture his best clocks at fifteen dollars, and other grades in proportion. This reduction in price largely increased the sale of his clocks, and in a comparatively short time after opening his factory, Mr. Terry made and sold about six thousand clocks a year.

Jerome was determined that he would spare no pains to make himself master of every detail of clock-making, and applied himself to the business with so much intelligence and energy, that by the spring of 1817 he felt himself competent to undertake their manufacture on his own account. He began his operations very cautiously, at first buying the works already made, putting them together, and making the cases himself. When he had finished two or three, he would carry them about for sale, and as his work was well done, he rarely had any difficulty in disposing of them. Gradually he increased his business, and in a year or two was able to sell every clock he could make, which kept him constantly busy. A Southern dealer having seen one of his clocks, was so well pleased with it that he gave the maker an order for twelve exactly like it, which the latter agreed to furnish at twelve dollars each. It was an enormous order to Jerome, and seemed to him almost too good to be real. He completed the clocks at the stipulated time, and conveyed them in a farmer's wagon to the place where the purchaser had agreed to receive them. The money was paid to him in silver, and as the broad pieces were counted into his hand, he was almost ready to weep for joy. One hundred and fortyin quick succession, and he found it no easy task to provide food, shelter, and clothing for his little family. The light-heartedness for which he had formerly been noted entirely deserted him, and he became sad and melancholy. His health did not improve, and it was with difficulty that he could perform his daily task. His strength was so slight that he would frequently return home from his day's work too much exhausted to eat. He could only go to bed, and in his agony he wished "to lie in bed forever and ever." Still he worked faithfully and conscientiously, for his wife and children were very dear to him; but he did so with a hopelessness which only those who have tasted the depths of poverty can understand.

About this time he heard it said that the great necessity of the age was a machine for doing sewing. The immense amount of fatigue incurred and the delay in hand-sewing were obvious, and it was conceded by all who thought of the matter at all that the man who could invent a machine which would remove these difficulties would make a fortune. Howe's poverty inclined him to listen to these remarks with great interest. No man needed money more than he, and he was confident that his mechanical skill was of an order which made him as competent as any one else to achieve the task proposed. He set to work to accomplish it, and, as he knew well the dangers which surround an inventor, kept his own counsel. At his daily labor, in all his waking hours, and even in his dreams, he brooded over this invention. He spent many a wakeful night in these meditations, and his health was far from being benefited by this severe mental application. Success is not easily won in any great undertaking, and Elias Howe found that he had entered upon a task which required the greatest patience, perseverance, energy, and hopefulness. He watched his wife as she sewed,





ELIAS HOWE, JR.

and his first effort was to devise a machine which should do what she was doing. He made a needle pointed at both ends, with the eye in the middle, that should work up and down through the cloth, and carry the thread through at each thrust; but his elaboration of this conception would not work satisfactorily. It was not until 1844, fully a year after he began the attempt to invent the machine, that he came to the conclusion



that the movement of a machine need not of necessity be an imitation of the performance of the hand. It was plain to him that there must be another stitch, and that if he could discover it his difficulties would all be ended. A little later he conceived the idea of using two threads, and forming a stitch by the aid of a shuttle and a curved needle with the eye near the point. This was the triumph of his skill. He had now invented a perfect sewing-machine, and had discovered the essential principles of every subsequent modification of his conception. Satisfied that he had at length solved the problem, he constructed a rough model of his machine of wood and wire, in October,

CHAPTER XIX.

SAMUEL COLT.

AMUEL COLT was born at Hartford, Connecticut, on the 19th of July, 1814. He was descended from one of the original settlers of that city, and his father, who possessed some means, was a man of great energy, intelligence, and

enterprise. The senior Colt began life as a merchant, and afterward became a manufacturer of woolen, cotton, and silk goods. The mother of our hero was the daughter of Major John Caldwell, a prominent banker of Hartford, and is said to have been a woman of superior character and fine mental attainments.

It was within the power of the parents of Samuel Colt to give him a thorough education, and this they were anxious to do; but he was always so full of restless energy that he greatly preferred working in the factory to going to school. He loved to be where he could hear the busy looms at work, and see the play of the intricate machinery in the great building. In order to gratify him, his father placed him in his factory at the age of ten years, and there he remained for about three years, leaving it only at rare intervals and for short periods of time, which he passed in attendance upon school and working on a farm. When he was thirteen his father declared that he would not permit him to grow up without an education, and sent him to

a boarding-school at Amherst, Massachusetts. He did not remain there long, for the spirit of adventure came over him with such force that he could not resist it. He ran away from school and shipped as a boy before the mast on a vessel bound for the East Indies. The ship was called the Coroo, and was commanded by Captain Spaulding.

The voyage was long, and the lad was subjected to great hardships, which soon convinced him that running away to sea was not as romantic in real life as in the books he had read,



but his experience, though uncomfortable enough, failed to conquer his restless spirit. While at sea in the Coroo he had an abundance of leisure time for reflection, but instead of devoting it to meditating upon the folly of his course, he spent it in inventing a revolving pistol, a rough model of which he cut in wood with his jack-knife. This was the germ of the invention which afterward gave him such fame, and it is not a little singular that the conception of such a weapon should have come to a boy of fourteen.

this manner, and at length ended without any action being taken in the matter.

Having failed to secure the assistance of Congress, Professor Morse went to Europe in the spring of 1838, for the purpose of enlisting the aid of the governments there in bringing his invention into use. He was unsuccessful. In England a patent was refused him, and in France he merely obtained a worthless brevet d'invention. He tried several other countries, but was equally unsuccessful in all, and he returned home almost disheartened, but not entirely cast down. For four years he had to struggle hard for a living. He was very poor, and, as one of his friends has since declared, had literally "to coin his mind for bread." His sturdy independence of character would not allow him to accept assistance from any one, although there were friends ready and even anxious to help him in his troubles. Alone and manfully he fought his way through these dark days, still hopeful of success for his invention, and patiently seeking to improve it-wherever opportunity presented itself. At length, in 1840, he received his longdelayed patent from the General Government, and, encouraged by this, determined to make another effort to bring his telegraph into use.

He was not able to do so until the session of Congress of 1842–43, when he presented a second petition to that body, asking its aid in the construction of an experimental line between Baltimore and Washington. He had to encounter a great degree of skepticism and ridicule, with many other obstacles, not the least of which was the difficulty of meeting the expense of remaining in Washington and urging his invention upon the Government. Still he persevered, although it seemed to be hoping against hope, as the session drew near its close, and his scanty stock of money grew daily smaller. On the evening of

the 3d of March, 1843, he returned from the Capitol to his lodgings utterly disheartened. It was the last night of the session, and nothing had been done in the matter of his petition. He sat up late into the night arranging his affairs so as to take his departure for home on the following day. It was useless to remain in Washington any longer. Congress would adjourn the next day, and his last hope of success had been shattered.

On the morning of the 4th of March he came down to the breakfast-table gloomy and despondent. Taking up the morning journal, he ran over it listlessly. Suddenly his eye rested upon a paragraph which caused him to spring to his feet in complete amazement. It was an announcement that, at the very last hour of the session of the previous night, a bill had been passed by Congress appropriating the sum of thirty thousand dollars for the purpose of enabling Professor Morse to construct an experimental line of telegraph between Baltimore and Washington. He could scarcely believe it real, and, as soon as possible, hastened to the Capitol to seek authentic information. The statement was confirmed by the proper authorities, and Morse's dearest wish was realized. The hour of his triumph was at hand, and his long and patient waiting was rewarded at last.

Work on the telegraph line was immediately begun, and carried on actively. At first, an insulated wire was buried under ground in a lead pipe, but this failing to give satisfaction, the wire was elevated upon poles. On the 27th of May, 1844, the line was completed, and the first trial of it made in the presence of the Government officials and many other distinguished men. Professor Morse was confident of success; but this occasion was a period of the most intense anxiety to him, for he knew that his entire future was staked upon the result

of this hour. Among the company present to witness the trial was the Secretary of the Treasury, John C. Spencer. Although very much interested in the undertaking, he was entirely ignorant of the principles involved in it, and, therefore, very apprehensive of its failure. It was upon this occasion that he asked one of Professor Morse's assistants how large a bundle could be sent over the wires, and if the United States mail could not be sent in the same way.

When all was in readiness, Professor Morse seated himself at the instrument, and sent his first message to Baltimore. An answer was promptly returned, and messages were sent and replies received with a rapidity and accuracy which placed the triumph of the invention beyond the possibility of doubt. Congratulations were showered upon the inventor, who received them as calmly as he had previously borne the scoffs of many of these same men. Yet his heart throbbed all the while with a brilliant triumph. Fame and fortune both rose proudly before him. He had won a great victory, and conferred a lasting benefit upon his race.

The success of the experimental line brought Professor Morse numerous offers for the use of his invention. Telegraph companies were organized all over the country, and the stock issued by them was taken up as fast as offered. At the present day, not only the United States, but the whole world, is covered with telegraph lines. In July, 1862, just eighteen years after the completion of Morse's experimental line, it was estimated that the lines then in operation throughout the world amounted to an aggregate length of 150,000 miles. The Morse system is adopted on the principal lines of the United States, on all the lines of the Eastern continent, and exclusively on all the continental lines of Europe, "from the extreme Russian north to the Italian and Spanish south, eastward through the

The printing office in which he was employed was located near Franklin Square, then occupied by the best people of the city. Often, as young Harper passed across the square to and from his work, his rough "country clothes" drew upon him the ridicule of the children of these "goodly citizens." They teazed and insulted him, and sometimes carried their cruelty to the extremity of offering him bodily violence. He bore it patiently for a time, but at length determined to put a stop to it. He was physically the superior of any of his tormentors, and had put up with their conduct merely from his sincere desire to avoid a "street fight." In accordance with his new resolution, however, when one of them approached him one day and asked for his card, he set down a bucket which he was carrying, and, seizing the fellow, kicked him across the square, saying to him: "That's my card, take good care of it. When I am out of my time, and set up for myself, and you need employment, as you will, come to me, bring the card, and I will give you work." "Forty-one years after," says the writer upon whose authority this incident is related, "when Mr. Harper's establishment was known throughout all the land, after he had borne the highest municipal honors of the city, and had become one of our wealthiest men, the person who had received the card came to Mr. James Harper's establishment and asked employment, claiming it on the ground that he had kept the card given him forty-one years before."

In a little while James was joined by his brother John, who was apprenticed to another printer in the city, and the two lads spent with each other much of their leisure time. Both worked hard. James soon became noted as the best pressman in the city, his great personal strength enabling him to work the old-fashioned hand-press with ease. It is said that if he disliked a fellow pressman and wished to be rid of him, he merely

put forth his immense strength and outworked him. The man being unable to keep up with him, was obliged to retire.

"The habits of his rural home followed him to the city. In an age when every body drank ardent spirits freely, he was strictly temperate, and the cold water disciple justified his faith by his works. With the cheerful constancy of the fathers of his church he quietly resisted the temptations of the city. He opened a prayer-meeting in the house of an old colored woman in Ann Street, and joined the John Street Methodist Church. Meanwhile, to their simple and thrifty method of life, James and his brother added work out of hours, so that when their apprenticeship was ended they had a little money saved."

James' excellent habits and great skill as a workman had given entire satisfaction to his master during the whole period of his apprenticeship, and he informed the young man at the expiration of his indentures that he was willing to employ him again at fair wages. The young workman surprised him by telling him that he intended to set up for himself, and that all he wanted from him now was a certificate that he was fit to be trusted with a book. This was given, and James and his brother John took their little capital, which was increased by a loan of a few hundred dollars from their father, and renting a small room in Dover Street, set up an office on their own account, and began business under the firm name of J. & J. Harper. Their capital was small—less than the annual wages of some of their workmen to-day—but they were sustained by industry, determination, and high moral principle. When they began business, it was with a tacit agreement that each would endeavor to deserve the confidence of the other, and of their fellow-men. There was to be no evasion of principle, no sharp practice, in their house. They were resolved to make money, but to make it honestly. They would engage in no transaction

which should cause a doubt of their integrity in the breast of the good mother who had sent them forth with her blessing.

More than fifty years have passed away since then, and the Harpers have prospered steadily, and so greatly, too, that for many years their house has stood at the head of the publishing interest of America. Their career is an instructive one, giving an emphatic denial to the assertion we hear so often repeated, that an "over-honest" man can not make money in New York. Shut your ears to the calumny, young man, just staring out in life. "Honesty is the best policy;" and it is only by scrupulous honesty that enduring success can be obtained. Trickery and sharp practice may earn wealth rapidly, but depend upon it they have their reward; for it is a curious fact in the history of man that wealth acquired by knavery rarely stays with its possessors for more than a generation, if so long.

In starting out, the young Harpers printed books to order, attempting nothing at their own risk. They did a part of the composition and press-work with their own hands, and were, perhaps, the hardest workers in their establishment. Their first job was two thousand copies of Seneca's Morals, and was intrusted to them by Evert Duyckinck, a famous publisher of that day. The books were delivered in August, 1817, and gave entire satisfaction.

Immediately after this, they undertook to stereotype an edition of the "Book of Common Prayer" for the Protestant Episcopal Church of New York, supposing that they would be able to make a fair profit at the rate at which they had agreed to do the work. It was their original intention to do the composition themselves, and have the stereotyping done at one of the large establishments of the city; but upon a closer investigation they found that this would cost them more than they had agreed to do the work for. In this dilemma, they

little sore from his unsuccessful battle with fate, but far from being dismayed or cast down. His failures to establish party organs had convinced him that success in journalism does not depend upon political favor, and he determined to make one more effort to build up a paper of his own, and this time one which should aim to please no party but the public. That there was need of an independent journal of this kind he felt sure, and he knew the people of the country well enough to be confident that if such a journal could be properly placed before them, it would succeed. The problem with him was how to get it properly before them. He had little or no money, and it required considerable capital to carry through the most insignificant effort of the kind. He made several efforts to inspire other persons with his confidence before he succeeded. One of these efforts Mr. Parton thus describes, in his Life of Horace Greeley: "An incident connected with the job-office of Greeley & Co. is perhaps worth mentioning here. One James Gordon Bennett, a person then well known as a smart writer for the press, came to Horace Greeley, and, exhibiting a fifty-dollar bill and some other notes of smaller denominations as his cash capital, wanted him to join in setting up a new daily paper, 'The New York Herald.' Our hero declined the offer, but recommended James Gordon to apply to another printer, naming one, who he thought would like to share in such an enterprise. To him the editor of 'The Herald' did apply, and with success."

The parties to whom Mr. Greeley referred Mr. Bennett were two young printers, whom he persuaded, after much painstaking, to print his paper and share with him its success or failure. He had about enough cash in hand to sustain the paper for ten days, after which it must make its own way. He proposed to make it cheap—to sell it at one penny per copy,



HOW THE "NEW YORK HERALD" BEGAN.



and to make it meet the current wants of the day. The "Sun," a penny paper, was already in existence, and was paying well, and this encouraged Mr. Bennett to hope for success in his own enterprise.

He rented a cellar in Wall Street, in which he established his office, and on the 6th of May, 1835, issued the first number of "The Morning Herald." His cellar was bare and poverty-stricken in appearance. It contained nothing but a desk made of boards laid upon flour barrels. On one end of this desk lay a pile of "Heralds" ready for purchasers, and at the other sat the proprietor writing his articles for his journal and managing his business. Says Mr. William Gowans, the famous Nassau-Street bookseller: "I remember to have entered the subterranean office of its editor early in its career, and purchased a single copy of the paper, for which I paid the sum of one cent United States currency. On this occasion the proprietor, editor, and vendor was seated at his desk, busily engaged in writing, and appeared to pay little or no attention to me as I entered. On making known my object in coming in, he requested me to put my money down on the counter and help myself to a paper, all this time he continuing his writing operations. The office was a single oblong underground room; its furniture consisted of a counter, which also served as a desk, constructed from two flour barrels, perhaps empty, standing apart from each other about four feet, with a single plank covering both; a chair, placed in the center, upon which sat the editor busy at his vocation, with an inkstand by his right hand; on the end nearest the door were placed the papers for sale."

Standing on Broadway now, and looking at the marble palace from which the greatest and wealthiest newspaper in the Union sends forth its huge editions, one finds it hard to realize that just thirty-four years ago this great journal was born in a cellar, an obscure little penny sheet, with a poor man for its proprietor. Yet such was the beginning of "The New York Herald."

The prospect was not a pleasant one to contemplate, but Mr. Bennett did not shrink from it. He knew that it was in him to succeed, and he meant to do it, no matter through what trials or vicissitudes his path to fortune lay. Those who heard his expressions of confidence shook their heads sagely, and said the young man's air-castles would soon fade away before the blighting breath of experience. Indeed, it did seem a hopeless struggle, the effort of this one poor man to raise his little penny sheet from its cellar to the position of "a power in the land." He was almost unknown. He could bring no support or patronage to his journal by the influence of his name, or by his large acquaintance. The old newspaper system, with its clogs and dead-weights, was still in force, and as for newsboys to hawk the new journal over the great city, they were a race not then in existence. He had to fight his battle with poverty alone and without friends, and he did fight it bravely. He was his own clerk, reporter, editor, and errand boy. He wrote all the articles that appeared in "The Herald," and many of the advertisements, and did all the work that was to be performed about his humble office.

"The Herald" was a small sheet of four pages of four columns each. Nearly every line of it was fresh news. Quotations from other papers were scarce. Originality was then, as now, the motto of the establishment. Small as it was, the paper was attractive. The story that its first numbers were scurrilous and indecent is not true, as a reference to the old files of the journal will prove. They were of a character similar to that of "The Herald" of to-day, and were marked by

had a clearer view of the matter, and was convinced from the first that the great center of American industry was the very best place for such an undertaking. He proceeded very cautiously at first, however, changing the character of his paper very gradually, from a commercial to a literary journal.

At this time Fanny Fern was the great literary sensation of the day. She had just published her "Ruth Hall," which had attracted universal attention, and had given rise to a sharp discussion in the public press as to whether she was the sister of N. P. Willis or not. Mr. Bonner resolved to profit by her sudden notoriety, and requested her to write a story for the "Ledger," for which he offered to pay her twenty-five dollars per column. She declined the proposition. He then offered her fifty dollars a column, and, upon a second refusal, increased his offer to seventy-five dollars a column. She was pleased with the energy exhibited by Mr. Bonner, and flattered by his eagerness to secure her services, but declared that she would write no more for the newspapers. A little later Mr. Bonner was offered a story from her, about ten columns long. He at once accepted her proposition, and upon the receipt of the manuscript sent her a check for one thousand dollars.

With this story began that wonderful career of the "Ledger" which seems more like a dream than hard reality. The story was double-leaded, and made to fill twenty columns of the paper. The "Ledger" itself was changed from its old style to its present form, and made a purely literary journal. The price paid for the story was unparalleled in the history of American journalism, and Mr. Bonner spread the announcement far and wide that he was publishing a serial for which he had given one hundred dollars a column. His advertisements were to be seen in almost every newspaper of respectable circulation throughout the Union. In form they were different

from any that had preceded them. "Fanny Fern writes for the 'Ledger.'" "Buy the 'New York Ledger,' "etc., appeared, dozens of times repeated, until men were absolutely tired of seeing the announcement. Nothing had ever been brought to the public notice so prominently before. For awhile people were astonished at the audacious boldness of "the 'Ledger' man." Then they began to buy the paper. Since then the demand for it has steadily increased.

The venture was successful. Fanny Fern's reputation and Mr. Bonner's energy and boldness made a demand for the "Ledger," at once, and out of the profits of the story for which he had paid such an unheard-of price Mr. Bonner purchased a handsome residence in New York City.

There was as much originality as boldness in the peculiar style in which Mr. Bonner advertised his paper. As before stated, nothing of the kind had ever been seen before, and the novelty of the announcements at once attracted attention. It was seen that they were expensive also, and people naturally felt some curiosity to see for themselves the paper for which a man was willing to assume such risk and expense. These announcements sometimes covered a whole page of a daily paper; sometimes the page would be almost entirely blank, with only a few lines in each column containing the announcement. Again the advertisement would be the opening chapters of a story, which would be sure to excite the curiosity of the reader, and induce him to purchase the remaining chapters in the "Ledger" itself. It is to the credit of the "Ledger" that it rarely loses a subscriber. It has become a family paper.

A recent writer thus refers to Mr. Bonner's early experience in advertising:—

"His mode of advertising was new, and it excited both astonishment and ridicule. His ruin was predicted over and

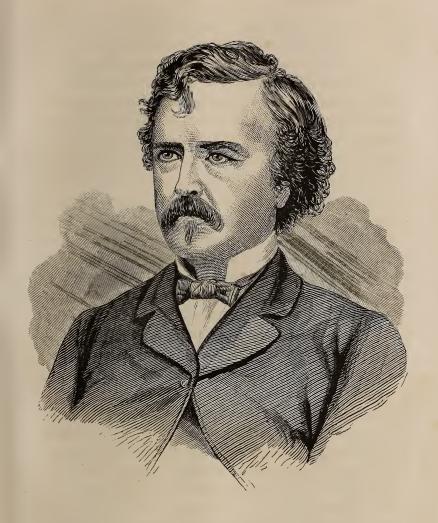
over again. But as he paid as he went along, he alone would be the sufferer. He was assailed in various ways. Men sneered at his writers, as well as at the method in which he made them known. He had no competition. Just then it was announced that the Harpers were to put a first-class weekly into the field. The announcement was hailed with delight by many classes. Men who had been predicting Bonner's ruin from the start were anxious to see it accomplished. He had agents in all the leading cities in the land. These held a monopoly of the 'Ledger.' The book men and newspaper men, who were left out, were quite willing to have the 'Ledger' go under. The respectability and wealth of the house, its enterprise, with the class of writers it could secure, made the new paper a dangerous rival. Mr. Bonner concluded to make the first issue serviceable to himself. His paragraph advertising was considered sensational, and smacking of the charlatan. He resolved to make it respectable. He wrote half a column in sensational style: 'Buy Harper's Weekly!'—'Buy Harper's Weekly!'— 'Buy Harper's Weekly!'—'Buy Harper's Weekly!'—and so on through the half column. Through his advertising agent he sent this advertisement to the 'Herald,' 'Tribune,' and 'Times,' and paid for its insertion. Among the astonished readers of this 'Ledger' style of advertising were the quiet gentlemen who do business on Franklin Square. The community were astonished. 'The Harpers are waking up!' 'This is the Bonner style!' 'This is the way the Ledger man does it!' were heard on all sides. The young Harpers were congratulated by the book men every-where on the enterprise with which they were pushing the new publication. said nothing, and took the joke in good part. But it settled the respectability of the 'Ledger' style of advertising. It is now imitated by the leading publishers, insurance men, and

cian in the land better informed with respect to it than he. The cases in which he was frequently engaged required an unusual acquaintance with medical jurisprudence, and he was regarded as one of the best authorities on the subject in the country.

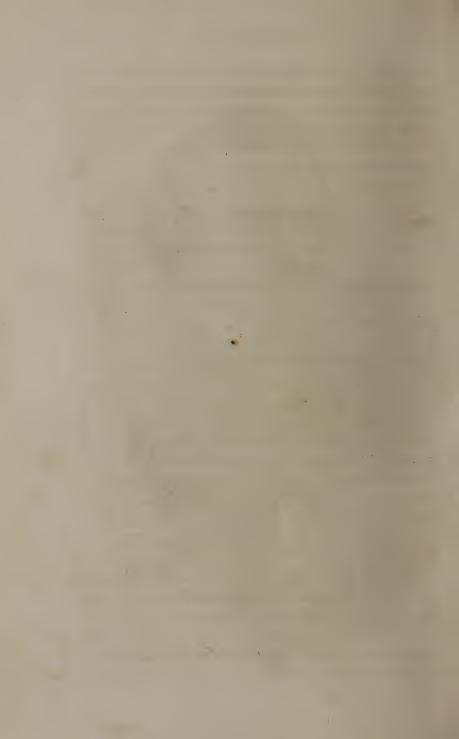
His power over a jury was remarkable. He never lost sight of the "twelve peers," and by his dexterous management soon had them so thoroughly under the influence of his magnetic mind that they hung upon his words, followed his every act, laughed or cried as he willed, and seemed capable of thinking only as he permitted them. He defended fifty-one men for their lives in the course of his practice, and brought them all off in safety.

Mr. Clarke, from whose memoir I have already quoted, relates the following incidents in his career:

"The case of a young man charged with murder, in what was claimed to be an accidental fracas, attracted a good deal of interest. He was a Mason, and that society applied to Mr. Brady to defend him, tendering twenty-five hundred dollars as a fee; but for some cause he declined the case. Not long after, one afternoon, a neatly-dressed, modest young girl came to the office and asked for Mr. Brady. Told to walk into his private office, she timidly approached his desk, and saying, 'Mr. Brady, they are going to hang my brother, and you can save him. I've brought you this money; please don't let my brother die,' she burst into tears. It was a roll of two hundred and fifty dollars, which the poor girl had begged in sums of five and ten dollars. The kind-hearted man heard her story. 'They shall not hang your brother, my child,' said he, and putting the roll of bills in an envelope, told her to take it to her mother, and he would ask for it when he wanted it. The boy was cleared. In Mr. Brady's parlor hangs an exquisite picture, by Durand,



JAMES T. BRADY.





"THEY ARE GOING TO HANG MY BROTHER, AND YOU CAN SAVE HIM!"

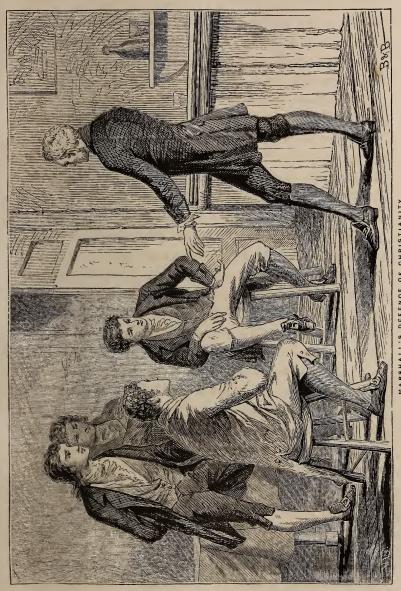


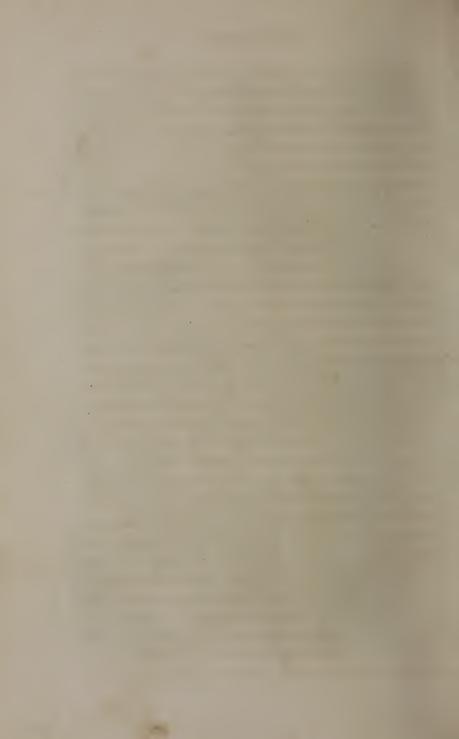
"Once when, in the height of his appeal to the jury, a dog began barking vigorously, he whirled around, shook his finger at the dog and said, gravely, with the quickness of thought, 'I am Sir Oracle, and when I ope my lips let no dog bark!'

"An Irishman once came to his office: 'And are yez Misther Brady?' 'I am; come in, Patrick. What is it you wish?' 'I ax yer pardon; I ought n't to intrude upon yez.' 'But what is it, Patrick?' 'Well, yer honor, it is n't for the likes o' me to be comin' troublin' yer honor.' 'But tell me what you want, Pat.' 'Well, yer honor, I came to see ye about a friend of mine as met wid an accident.' 'An accident?' said Mr. Brady; 'then why don't you go for a doctor?' 'Arrah, sure, you're the docther for my friend; he had an accident which wants yer honor.' 'Well, what was it?' 'Well, yer honor, he was arristed for a thrifle of a burglary, shure.' Quick as Mr. Brady was, with the readiness of his race, for repartee, he sometimes met his match among his own countrymen. He was once examining an unwilling witness who persistently called him Mr. O'Brady. At length, even his proverbial good nature being a little ruffled, he said to the witness: 'You need not call me Mr. O'Brady. I've mended my name since I came here and dropped the O.' 'Have ye, now? 'Pon my sowl it's a pity ye did n't mend yer manners at the same time."

In politics Mr. Brady was a Democrat of the States-Rights school, yet he always maintained that it was the duty of the citizen to render the promptest obedience to the General Government. At the outset of the late war he gave his support to the Government in its war measures, though he did not separate himself from the Democratic party. He was frequently

from her laundry. His colors were rude enough, but his pencils were ruder. They were made of the hairs which he had pulled from a cat's back and fastened in the end of a goosequill. Soon after this, a relative from Philadelphia, chancing to visit the old homestead, was struck with the talent of the little fellow, and upon his return to the city sent him a box of colors, with pencils and canvas and a few prints. He was only nine years old, but he was a born artist. He had never seen any painting of merit, and the few prints which his relative gave him were the most finished productions he had ever seen. The box of colors was his most precious possession, and it opened to him new fields of enjoyment. The day of its arrival he gave himself up entirely to the pleasure of examining it. "Even after going to sleep," says his biographer, "he awoke more than once during the night, and anxiously put out his hand to the box, which he had placed by his bedside, half afraid that he might find his riches only a dream. Next morning he rose at break of day, and, carrying his colors and canvas to the garret, proceeded to work. Every thing else was now unheeded; even his attendance at school was given up. As soon as he got out of the sight of his father and mother, he stole to his garret, and there passed the hours in a world of his own. At last, after he had been absent from school some days, the master called at his father's house to inquire what had become of him. This led to the discovery of his secret occupation. His mother, proceeding to the garret, found the truant; but so much was she astonished and delighted by the creation of his pencil, which also met her view when she entered the apartment, that, instead of rebuking him, she could only take him in her arms and kiss him with transports of affection. He made a new composition of his own out of. two of the engravings, which he had colored from his own





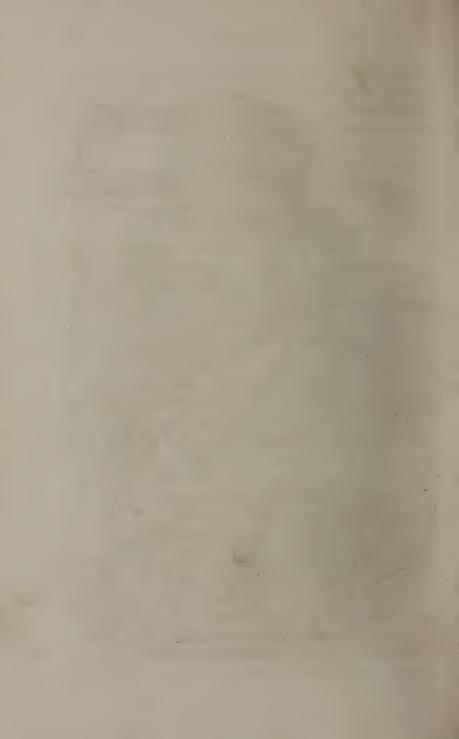
to him. The labor of the youth pleased him very much, and the more because he saw in it a new means of artistic expres-He at once procured some clay, and, taking it to his room, commenced to practice upon the lesson which he had just received. From this time forward he continued his art labors, giving to them all the leisure time he could spare from his duties in the shop, where he was compelled to work from five A. M. until seven P. M. He would go to his room after supper, and by the light of a tallow candle work late into the night, modeling figures in clay, and bringing new fancies into shape. He says that frequently, although exhausted by his severe labor at the shop, he would be unable to sleep until he had molded into clay the idea which possessed his mind. These night studies, superadded to his daily duties, proved very trying to him. Yet he persevered, encouraged by his success with his figures. He endeavored to persuade some of his relatives to aid him in securing a better education as an artist, such as would have enabled him to abandon the machine shop; but they turned a deaf ear to him, and he was thus compelled to continue his daily task, which, under these circumstances, naturally grew more and more irksome.

In 1856, he was enabled to better his condition for a short time. He was offered the place of manager of a railroad machine-shop at Hannibal, Missouri, and promptly accepted it. In six months, however, he was out of employment, the panic of 1857 having caused the machine-shop to suspend operations. Having a little money in hand, which he had saved from his wages, he resolved to visit Europe, and study the works of the great masters in his art, and, if he could, to take lessons in sculpture from some competent teacher in the Old World. He went to Paris and Rome, remaining in those cities for a period of eight months, and endeavoring to share the enthusiasm for

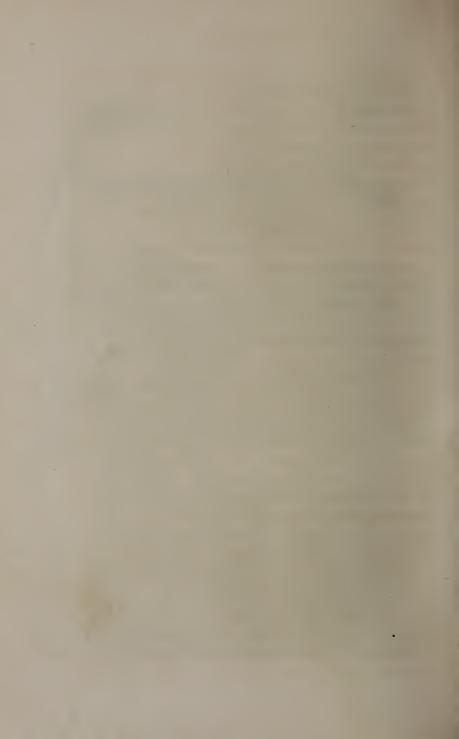
Picking up a stout club to defend myself against the inevitable dog, which, in the absence of men-folks, guarded every loghouse, I plodded across the plowed field, soon to be met by the ferocious beast, who, not seeing a stranger more than once a month, was always furious and dangerous. Out would come, at length, the poor woman, too curious to see who it was that broke up her monotonous solitude, to call off the dog, who generally grew fiercer as he felt his backer near him, and it was commonly with a feeling as of a bare escape of my life that I finally got into the house. It was sad enough, too, often to find sickness and death in those fever-stricken abodes—a wan mother nursing one dying child, with perhaps another dead in the house. My business, too, was not the most welcome. I came to dun a delinquent debtor, who had perhaps been inveigled by some peddler of our goods into an imprudent purchase, for a payment which it was inconvenient or impossible to make. There, in the corner, hung the wooden clock, the payment for which I was after, ticking off the last minutes of the sick child—the only ornament of the poor cabin. It was very painful to urge my business under such circumstances. However, I succeeded, by kindness, in getting more money than I expected from our debtors, who would always pay when they could. I recollect, one night, almost bewailing my success. I had reached the entrance of a forest, at least nine miles through, and finding a little tavern there, concluded it was prudent to put up and wait till morning. There were two rough-looking fellows around, hunters, with rifles in their hands, whose appearance did not please me, and I fancied they looked at each other significantly when the landlord took off my saddle-bags and weighted them, feeling the hundred dollars of silver I had collected. I was put into the attic, reached by a ladder, and, barricading the trap-door as well as I could, went to sleep with



HIRAM POWERS.



POWERS' DISTRUST OF THE HUNTERS.



one eye open. Nothing, however, occurred, and in the morning I found my wild-looking men up as early as I, and was not a little disturbed when they proposed to keep me company across the forest. Afraid to show any suspicion, I consented, and then went and looked at the little flint-pistol I carried, formidable only to sparrows, but which was my only defense.

"About two miles into the wood, my fierce-looking friends, after some exchange of understanding as to their respective ways and meeting-point, started off on different sides of the road in search of game, as they said, but, as I feared, with the purpose of robbing and perhaps murdering me at some darker spot in the forest. I had gone perhaps two miles farther, when I heard the breaking of a twig, and, looking on one side, saw a hand signaling me to stop. Presently an eye came out behind the tree, and then an arm, and I verily thought my hour had come. But, keeping straight on, I perceived, almost instantly, to my great relief, two fine deer, who appeared not at all disturbed by a man on horseback, though ready enough to fly from a gun, and began to suspect that the robber I was dreading was, after all, only a hunter in the honest pursuit of his living. The crack of the rifle soon proved that the deer, and not my saddle-bags, were the game aimed at, and I found my imagination had for twelve hours been converting very harmless huntsmen into highwaymen of a most malicious aspect."

His employer was so well pleased with the success of his young collector that he offered to give him a place in the factory, saying there would always be plenty of rough work at which an inexperienced hand could employ himself. "I could refuse no proposition that promised me bread and clothes," said he, "for I was often walking the streets hungry, with my arms pressed close to my sides to conceal the holes in my coat

true to his own principles, and finished it without measurements. I then, though with some horror at my temerity, asked permission to verify his work with the dividers, and found at the first stroke a difference of at least half an inch in the distance between the eyes. He looked very much mortified, but said that it was done to 'give the effect.' I have had no misgivings since about the economy and wisdom of using the calipers freely. To be useful, they must be applied with the greatest precision—so small are the differences upon which all the infinite variety in human countenances depends. With the aid of my careful measurements, I do in one day what it would cost me a week or two's work to accomplish without, and I am then able to give my exclusive attention to the modeling."

He did not regularly devote himself to his art, however, but remained in the employment of the organ and clock maker for some time longer, giving his leisure hours to constant practice. When he was about twenty-three years old, a Frenchman named Herview opened in Cincinnati a museum of natural history and wax figures. The latter had been very much broken and disfigured in transportation, and their owner, in despair, begged Powers to undertake the task of restoring them. The figures were representations of distinguished men and women, and as Powers readily saw that it would be impossible to repair them without having proper likenesses as his guides, he proposed to the Frenchman to make an entirely new composition of the old materials, and one which should attract attention by its oddity. This was agreed to, and the result was a hideous and ungainly figure, which Powers proposed should be called the "King of the Cannibal Islands," but to his amazement the Frenchman advertised it as the embalmed body of a South Sea man-eater, "secured at immense expense." Powers

declared to his employer that the audience would discover the cheat and tear down the museum; but the "man-eater" drew immense crowds, and was regarded as the most wonderful natural curiosity ever seen in the West. The Frenchman was so well pleased with it that he employed the artist permanently as "inventor, wax-figure maker, and general mechanical contriver in the museum.

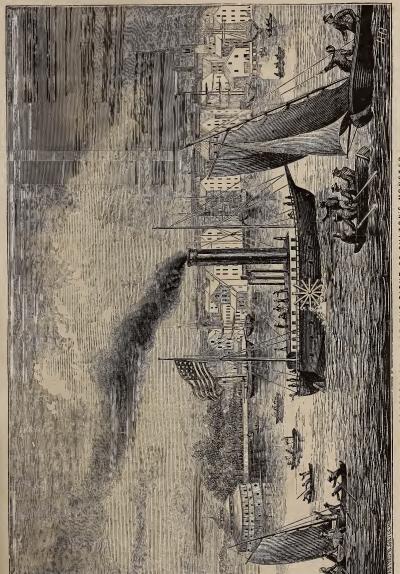
Powers remained in the Frenchman's employ for seven years, hoping all the while to earn money enough to devote himself entirely to art, which had now become his great ambition. His experience was not a pleasant one. Some of it was so singular, not to say ludicrous, that he shall relate one portion of it in his own language:

"One of the first things I undertook, in company with Herview, was a representation of the infernal regions after Dante's description. Behind a grating I made certain dark grottoes, full of stalactites and stalagmites, with shadowy ghosts and pitchforked figures, all calculated to work on the easilyexcited imaginations of a Western audience, as the West then was. I found it very popular and attractive, but occasionally some countryman would suggest to his fellow-spectator that a little motion in the figures would add much to the reality of the show. After much reflection I concluded to go in among the figures dressed like the Evil One, in a dark robe, with a death's-head and cross-bones wrought upon it, and with a lobster's claw for a nose. I had bought and fixed up an old electrical machine, and connected it with a wire, so that, from a wand in my hand, I could discharge quite a serious shock upon any body venturing too near the grating. The plan worked admirably, and excited great interest; but I found acting the part of wax-figure two hours every evening in the cold no sinecure, and was put to my wits to devise a figure that

could be moved by strings, and which would fill my place. I succeeded so well that it ended in my inventing a whole series of automata, for which the old wax-figures furnished the materials, in part, and which became so popular and so rewarding, that I was kept seven years at the business, my employer promising me, from time to time, an interest in the business, which he quite forgot to fulfill. When, at last, I found out the vanity of my expectations, I left him. He knew I kept no accounts, but he did not know that I reported all the money he gave me to my wife, who did keep our accounts. He tried to cheat me, but I was able to baffle him through her prudence and method. For I had married in this interval, and had a wife and children to support."

Powers was now thirty years old, and had acquired considerable reputation in Cincinnati as an artist. His abilities coming to the notice of Mr. Nicholas Longworth, of that city, that good genius of young men of talent called on him and offered to buy out the museum and establish him in the business. The offer was declined with thanks. Mr. Longworth then proposed to send him to Italy to study his profession, but this, too, being declined, Mr. Longworth urged him to go to Washington and try his fortune with the public men of the country. To this Powers consented, and, aided by his generous friend, he repaired to the national capital in 1835, and spent two years there. During this period he modeled busts of Andrew Jackson, J. Q. Adams, Calhoun, Chief Justice Marshall, Woodbury, Van Buren, and others. Being unable to secure a model of Webster in Washington, the statesman invited him to go with him to Marshfield for that purpose. Powers accepted the invitation, and declares that he looks back upon his sojourn there as one of the most delightful portions of his life.

General Jackson was very kind to him, and won his lasting



CONSTERNATION AT THE SIGHT OF FULTON'S MONSTER.



'Gentlemen, please open the door; the devil in this Universalist lady has got fighting hot, and I want to set her outside to cool.' The door was opened, and I landed her out."

Concerning his tilts with the Baptists, he has given a mass of curious reminiscences, from which we take the following:

"We preached in new settlements, and the Lord poured out his Spirit, and we had many convictions and many conversions. It was the order of the day, (though I am sorry to say it,) that we were constantly followed by a certain set of proselyting Baptist preachers. These new and wicked settlements were seldom visited by these Baptist preachers until the Methodist preachers entered them; then, when a revival was gotten up, or the work of the Lord revived, these Baptist preachers came rushing in, and they generally sung their sermons; and when they struck the long roll, or their sing-song mode of preaching, in substance it was: 'Water! water! You must follow your blessed Lord down into the water!' I had preached several times in a large, populous, and wicked settlement, and there was serious attention, deep convictions, and a good many conversions; but, between my occasional appointments these preachers would rush in and try to take off our converts into the water; and indeed they made so much ado about baptism by immersion that the uninformed would suppose that heaven was an island, and there was no way to get there but by diving or swimming."

He once preached a sermon on the true nature of baptism, at which were present the daughters of a Baptist minister, one of whom was converted. That night it rained violently, and all the neighboring streams overflowed their banks. Riding along the next day, he met the Baptist minister on the road.

"We've had a tremendous rain," said Cartwright.

"Yes, sir," said the Baptist brother, "the Lord sent this rain to convince you of your error."

"Ah! what error?"

"Why, about baptism. The Lord sent this flood to convince you that much water was necessary."

"Very good, sir," said Cartwright, "and in like manner he sent this flood to convince you of your error."

"What error?" asked the Baptist brother.

"Why," replied Cartwright, triumphantly, "to show you that water comes by pouring, and not by immersion."

Free and easy as he was in his manner, our preacher had a deep sense of the dignity of his mission, and he was resolved that others should share the feeling, and accord him, in his ministerial capacity, the respect and deference that were his due. His manner of accomplishing this was characteristic, as the following incident will show: Traveling on his circuit in 1805, he put up on one occasion at the house of an old man known as Father Teel, a whimsical old fellow, and supposed to be Cartwright's match in oddity. He had been warned that the old man, though a good Methodist, showed little deference to preachers. It was his custom to rise early, and, as soon as dressed, to give out his hymn, sing it himself, and then go to prayers, without waiting for his family to get up. He served preachers in the same way. Cartwright resolved to beat him at his own game, but the old man was too wary for him.

"Just as day broke," says Cartwright, "I awoke, rose up, and began to dress, but had not nigh accomplished it when I heard Teel give out his hymn and commence singing, and about the time I had got dressed, I heard him commence praying. He gave thanks to God that they had been spared during the night, and were all permitted to see the light of a new day, while at the same time I suppose every one of his family was fast asleep. I deliberately opened the door and walked out to the well, washed myself, and then walked back to my cabin. Just





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- AND -

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How intelligence and strict attention to business—not "sharp" practices and over-reaching—have been proven to be the only sure and safe road to prosperity.

Every man knows that certain other men have succeeded. This book tells him more. It tells how—that is, in what way and by what efforts—this success was won; how Stewart built up his vast fortune, and how he still conducts his business; how our great capitalists invested their first earnings so profitably, and how they still add to their ever-increasing wealth. In short, it shows what every man wishes to know: how money can be made, and how it can be made to increase itself. Better still, it shows how money can be made honestly and without sacrifice of principle.

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To the young men of our country, especially, this work will be most welcome. They will be cheered and encouraged by being told how others have fought and won in the battle of life before them, and, by studying the path which other men have trod to success, may find a sure road for their own feet.

Every parent also will hail this volume with delight, containing, as it does, a collection of brilliant and noble examples for his children to study and emulate. Earnestly craving success for his son, his teachings must naturally be based upon his own experience, and this, after all, can rarely extend over more than a limited field. This work aims to assist him, by pointing out the combined experience of the most successful business and professional men of the age, and showing how they won fame and fortune.

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Great Fortunes comprises one large and elegant octave volume of 633 pages, printed from clear, beautiful type, on fine laid paper, and illustrated with thirty-two first-class engravings on wood, mostly full-page, engraved, at heavy expense, expressly for this work, from new and original designs by the talented and popular artists, G. F. & E. B. Bensell. The following is the

LIST OF ILLUSTRATIONS.

Girard's Hergism, (an incident during the yellow fever in Philadelphia.) Cornelius Vanderbilt. (Portrait.) " They are going to hang my brother, and you can save him!" (Brady.) Consternation at sight of Fulton's 'Monster.' Astor's first trip for furs, (at the age of nineteen.) An amazing revelation. (Goodyear.) Vanderbilt carrying off the Sheriff. Jefferson (the actor) as Rip Van Winkle. How the New York Herald began. Peter Cartwright calling up the devil. Chief Justice Marshall's defense of Christianity. Professor Samuel F. B. Morse. (Portrait.) Hiram. Powers' distrust of the hunters.

Howe's first ideas of the sewing machine.
Robert Fulton. (Portrait.)
Whitney watching the first cotton-gin.
James T. Brady. (Portrait.)
"The mad-house is the proper place for him!" (Goodyear, in his suit of indiarubber.)
Founding a great fortune. (Drew.)
"President Lincoln has been murdered!"
(Dr. Valentine Mott.)
Nathaniel Hawthorne. (Portrait.)
Prescribing at the breakfast table. (Dr. Rush.)
Hiram Powers. (Portrait.)
Vanderbilt earning his first hundred

Peabody paying for a night's lodging.

"My men shall not suffer!" (Chickering.)

The boy Colt inventing the revolver.

The truant's secret discovered. (West.)

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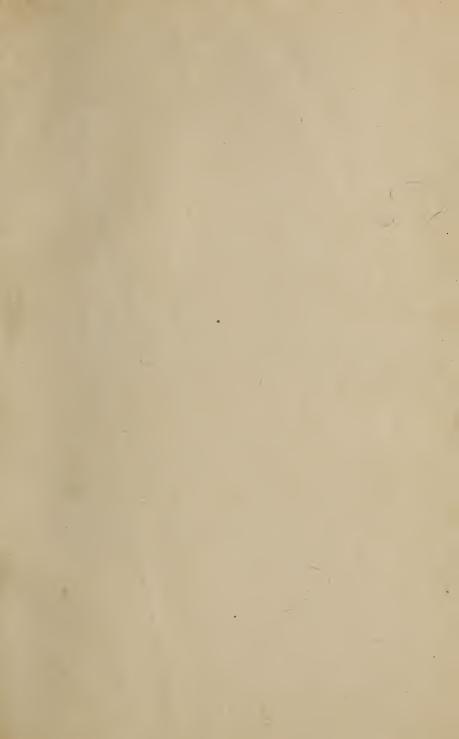
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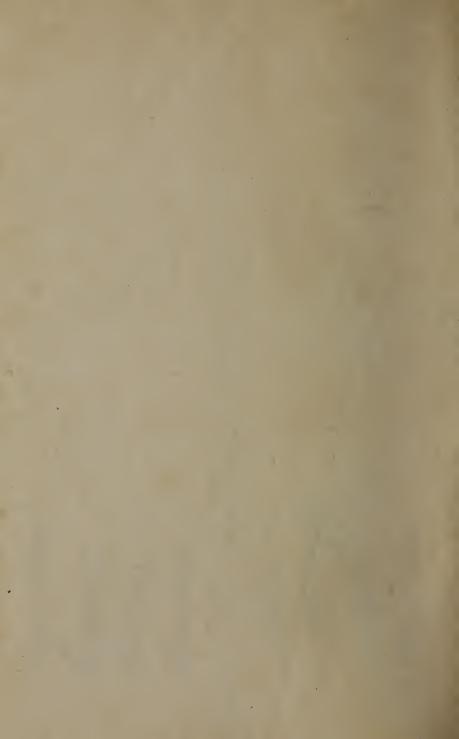
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